

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: KENYADA L. CLARK	§	Case No. 15-82574
CELENA M. CLARK	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/14/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 03/04/2016.
- 6) Number of months from filing or conversion to last payment: 4.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,153.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 1,872.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 1,872.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,726.92	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 145.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,872.00
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	1,726.92	0.00
WORLD FINANCE CORPORATION	Sec	100.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORATION	Uns	140.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	683.00	678.99	678.99	0.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	96.90	96.90	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,855.00	6,328.54	6,328.54	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	102.77	102.77	0.00	0.00
IRS	Pri	3,395.00	NA	NA	0.00	0.00
AAA COMMUNITY FINANCE	Uns	1,000.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Uns	2,500.00	NA	NA	0.00	0.00
AT&T	Uns	309.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	268.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	143.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	53.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	47.00	NA	NA	0.00	0.00
BERKS CREDIT & COLL	Uns	107.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	442.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CASTLEPAYDAY.COM	Uns	1,000.00	NA	NA	0.00	0.00
CHECK INTO CASH	Uns	1,000.00	NA	NA	0.00	0.00
CITIBANK STUDENT LOAN CORP	Uns	3,750.00	NA	NA	0.00	0.00
CITIZENS COMMUNITY CREDIT	Uns	1,358.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Uns	10,736.00	11,708.07	11,708.07	0.00	0.00
CITY OF ROCKFORD	Uns	50.00	NA	NA	0.00	0.00
COMCAST	Uns	217.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	900.00	7,507.43	7,507.43	0.00	0.00
CREDITORS PROTECTION S	Uns	1,861.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	2,029.00	21,116.86	21,116.86	0.00	0.00
DEPT OF ED / NAVIENT	Uns	431.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	3,456.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	6,575.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	2,838.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	5,422.00	NA	NA	0.00	0.00
DIRECTV	Uns	910.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	500.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	368.00	383.90	383.90	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	424.00	424.81	424.81	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	487.00	487.80	487.80	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	187.25	187.25	0.00	0.00
HIGHLAND COMMUNITY COLLEGE	Uns	874.00	874.10	874.10	0.00	0.00
ILLINOIS COMMUNITY CRE	Uns	7,108.00	NA	NA	0.00	0.00
ILLINOIS COMMUNITY CRE	Uns	921.00	NA	NA	0.00	0.00
ILLINOIS STATE TOLL HWY AUTH	Uns	360.00	NA	NA	0.00	0.00
J RENEE	Uns	12,500.00	NA	NA	0.00	0.00
MCHENRY COUNTY CLERK	Uns	385.00	NA	NA	0.00	0.00
NICOR GAS	Uns	550.00	803.27	803.27	0.00	0.00
SFC	Uns	1,251.00	450.00	450.00	0.00	0.00
SLC CONDUIT I LLC	Uns	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Uns	0.00	NA	NA	0.00	0.00
SPRINT CORP	Uns	500.00	1,625.62	1,625.62	0.00	0.00
STATE COLLECTION SERVI	Uns	3.00	NA	NA	0.00	0.00
BASS & ASSOCIATES PC	Uns	1,073.00	1,122.91	1,122.91	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	1,100.00	763.98	763.98	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
US DEPARTMENT OF EDUCATION	Uns	2,417.00	5,505.12	5,505.12	0.00	0.00
VSAC FEDERAL LOANS	Uns	1,547.00	NA	NA	0.00	0.00
VSAC FEDERAL LOANS	Uns	1,454.00	NA	NA	0.00	0.00
WEBBANK / FINGERHUT FRES	Uns	141.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	442.47	442.47	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	0.00	6,226.29	6,226.29	0.00	0.00
SFC	Uns	0.00	801.00	801.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	0.00	105.67	105.67	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 7,007.53	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 7,007.53	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 60,736.22	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,872.00	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 1,872.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2016

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.